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November 25, 2003

**VIA FACSIMILE ONLY
(241-2399)**

Virginia Conlan Whitman, Esq.
1700 Fourth & Vine Tower
1 West Fourth Street
Cincinnati, OH 45202

Re: *Miller v. CCC*, S.D. Ohio No. C-1-00-403

Dear Ginny:

I have read your budget application, proposed order, and attachments. It looks fine to me and you may consider this letter to be my approval of the budget.

Sincerely,



Stephen R. Felson

SRF/seg

c: James M. Moore, Esq.

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November 21, 2003

Virginia Conlan Whitman, Esq.
1700 Fourth & Vine Tower
One West Fourth Street
Cincinnati, OH 45202

In re: *Karen N. Miller, et al. v. Credit Counselors of Cincinnati*
Our File No. 15138/1001

Dear Ms. Whitman:

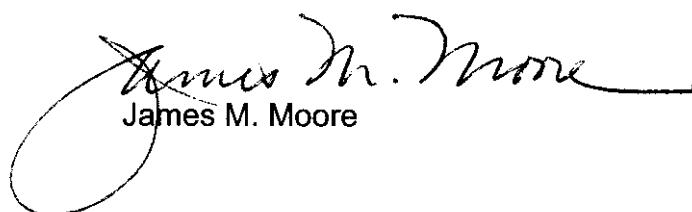
I am in receipt of and have reviewed your Unopposed Application of Special Master for Approval of Budget for the Period July 8, 2003 through December 31, 2004, together with its attachments consisting of a proposed order from the Court granting your motion, together with a detailed listing of Expenses Paid to Date (\$7,310.94) and Estimated Future Expenses (totaling \$17,672.60). The total amount requested for administration of the Class Action Settlement is \$25,073.54.

This is to advise that as counsel for defendant, I have no objection to your application.

Thank you for your assistance in this matter.

Sincerely,

LINDHORST & DREIDAME



James M. Moore

JMM/dal

cc: Stephen R. Felson, Esq.